



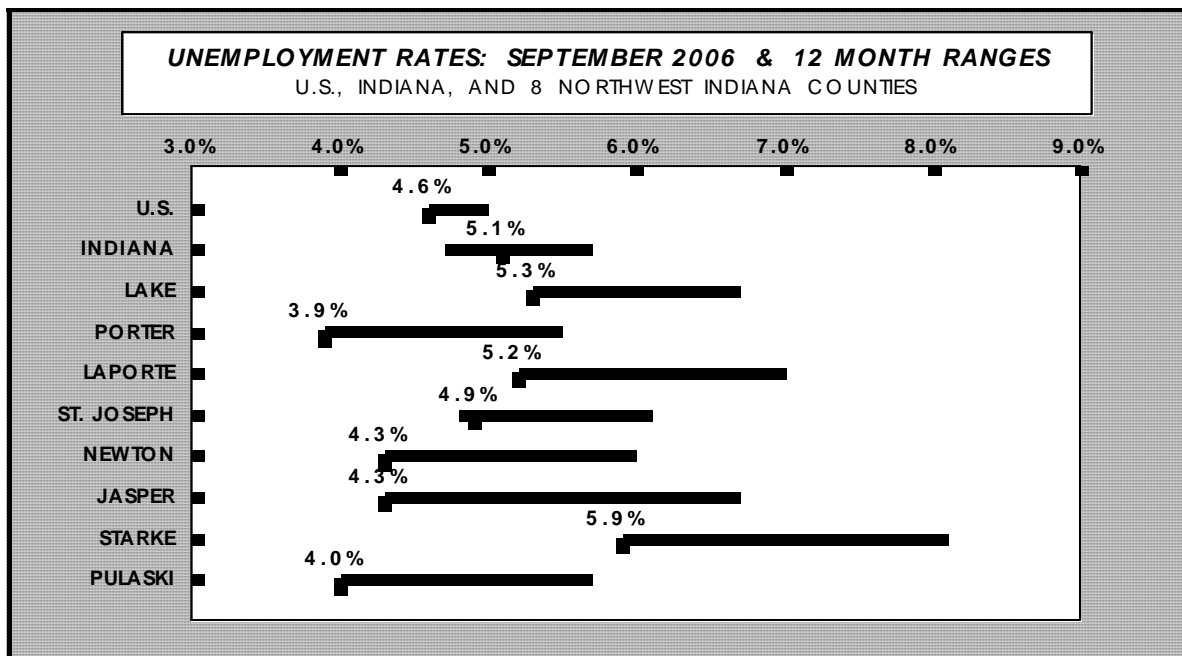
Labor Market Review

NOVEMBER 2006

NORTHWEST INDIANA EDITION

UNEMPLOYMENT RATES					LABOR FORCE TOTALS		
Area	Unemp Rate Sep 2006	Rank Hi-Lo 1to92	Unemp Rate Yr Ago	Sep 05 to Sep 06 (up/dn)	Total Labor Force	Number Employed	Number Unemployed
U.S.*	4.6%		5.1%	dn 0.5	151,635,000	145,010,000	6,625,000
Indiana*	5.1%		5.4%	dn 0.3	3,259,100	3,105,500	153,600
Lake	5.3%	22	5.7%	dn 0.4	229,930	217,800	12,130
Porter	3.9%	80	4.2%	dn 0.3	81,720	78,520	3,200
LaPorte	5.2%	28	5.5%	dn 0.3	54,540	51,720	2,820
St. Joseph	4.9%	40	5.0%	dn 0.1	136,660	130,000	6,660
Newton	4.3%	65	5.3%	dn 1.0	7,230	6,920	310
Jasper	4.3%	64	4.6%	dn 0.3	15,400	14,740	660
Starke	5.9%	10	6.3%	dn 0.4	10,940	10,290	650
Pulaski	4.0%	75	4.2%	dn 0.2	7,195	6,905	290

Notes: Sept. 2006 data is preliminary, rounded, & was released Oct. 25, 2006. Data are estimates using federal procedures. Degree of accuracy will vary. * Seasonally adjusted. Data for ranges in the chart below have been updated and revised to the 2006 Benchmark. **The more recent U.S. unemployment rate for Oct 2006 was 4.4%, seasonally adjusted.**



NON-FARM EMPLOYMENT IN INDIANA

Employment estimates for nonfarm industries are derived from a monthly survey of over 7,700 Indiana employing establishments and include full-time and part-time wage and salaried workers. Current month estimates may be revised slightly if additional data received in the following month warrants a change and may be revised when new benchmarks are constructed annually. Industry employment is coded under the 2002 North American Industry Classification System (NAICS).

NON-FARM EMPLOYMENT ESTIMATES**GARY, IN, METRO DIVISION (LAKE/ PORTER/ JASPER/ NEWTON COUNTIES)**

INDUSTRY	OCT 2006	SEPT 2006	OCT 2005	CHANGE FROM			
				SEPT 2006 TO OCT 2006		OCT 2005 TO OCT 2006	
TOTAL NONFARM EMPLOYMENT	281,700	282,100	281,700	-400	-0.1%	0	0.0%
Total Private Employment	240,200	241,000	239,900	-800	-0.3%	300	0.1%
GOODS PRODUCING	57,700	58,200	58,200	-500	-0.9%	-500	-0.9%
Natural Resources & Construction	500	500	500	0	0.0%	0	0.0%
---Construction	19,900	20,000	19,800	-100	-0.5%	100	0.5%
Manufacturing	37,300	37,700	37,900	-400	-1.1%	-600	-1.6%
---Durable Goods	29,400	29,500	30,100	-100	-0.3%	-700	-2.3%
Primary Metal Mfg	18,100	18,300	18,500	-200	-1.1%	-400	-2.2%
Iron and Steel Mills	16,600	16,700	16,900	-100	-0.6%	-300	-1.8%
SERVICE PRODUCING	224,000	223,900	223,500	100	0.0%	500	0.2%
Private Service Providing	182,500	182,800	181,700	-300	-0.2%	800	0.4%
---Trade,Transportation, Utilities	61,000	60,900	60,500	100	0.2%	500	0.8%
Wholesale Trade	10,500	10,500	10,300	0	0.0%	200	1.9%
Retail Trade	35,700	35,600	35,300	100	0.3%	400	1.1%
General Merch Stores	7,200	7,000	7,000	200	2.9%	200	2.9%
Other Gen Merch Stores	3,500	3,400	3,600	100	2.9%	-100	-2.8%
Transp/Warehousing/Utilities	14,800	14,800	14,900	0	0.0%	-100	-0.7%
---Information	2,400	2,300	2,400	100	4.3%	0	0.0%
---Financial Activities	9,900	9,900	10,100	0	0.0%	-200	-2.0%
---Professional & Business	23,600	24,000	23,500	-400	-1.7%	100	0.4%
Admin/Support/Waste Svcs	12,500	12,800	13,400	-300	-2.3%	-900	-6.7%
Employment Services	5,400	5,400	5,000	0	0.0%	400	8.0%
---Educational & Health	41,800	41,600	41,800	200	0.5%	0	0.0%
Educational Services	7,000	6,800	7,100	200	2.9%	-100	-1.4%
Health Care/Social Assist.	34,900	34,900	34,600	0	0.0%	300	0.9%
Med/Surgical Hospitals	11,200	11,200	11,400	0	0.0%	-200	-1.8%
---Leisure & Hospitality	31,000	31,300	30,800	-300	-1.0%	200	0.6%
Arts/Entertainment/Recr'n	8,700	8,700	8,300	0	0.0%	400	4.8%
Food Svcs / Drinking Places	20,900	21,100	20,900	-200	-0.9%	0	0.0%
---Other Services	12,800	12,800	12,600	0	0.0%	200	1.6%
Government	41,500	41,100	41,800	400	1.0%	-300	-0.7%
---Federal Government	2,100	2,100	2,100	0	0.0%	0	0.0%
---State Government	4,400	4,400	4,700	0	0.0%	-300	-6.4%
---Local Government	35,000	34,600	35,000	400	1.2%	0	0.0%
Education	18,800	18,400	19,000	400	2.2%	-200	-1.1%

-- NATURAL RESOURCES AND MINING EMPLOYMENT SHOWN ONLY IN TOTAL NONAGRICULTURAL, PRIVATE & GOODS PRODUCING

-- CONSTRUCTION EMPLOYMENT SHOWN ONLY IN TOTAL NONAGRICULTURAL, PRIVATE & GOODS PRODUCING

-- EMPLOYMENT DATA ROUNDED TO THE NEAREST HUNDRED AND THUS MAY NOT ADD TO THE TOTAL SHOWN

-- GARY METROPOLITAN DIVISION OF THE CHICAGO CSA EQUALS LAKE, PORTER, JASPER, AND NEWTON COUNTIES

NON-FARM EMPLOYMENT IN INDIANA

Employment estimates for nonfarm industries are derived from a monthly survey of over 7,700 Indiana employing establishments and include full-time and part-time wage and salaried workers. Current month estimates may be revised slightly if additional data received in the following month warrants a change and may be revised when new benchmarks are constructed annually. Industry employment is coded under the 2002 North American Industry Classification System (NAICS).

NON-FARM EMPLOYMENT ESTIMATES MICHIGAN CITY - LAPORTE MSA (LAPORTE COUNTY)

INDUSTRY	OCT 2006	SEPT 2006	OCT 2005	CHANGE FROM			
				SEPT 2006 TO OCT 2006		OCT 2005 TO OCT 2006	
TOTAL NONFARM EMPLOYMENT	48,700	48,600	47,500	100	0.2%	1,200	2.5%
Total Private Employment	40,600	40,700	39,900	-100	-0.2%	700	1.8%
GOODS PRODUCING	12,100	12,100	12,000	0	0.0%	100	0.8%
Natural Resources & Construction	2,500	2,400	2,500	100	4.2%	0	0.0%
Manufacturing	9,600	9,700	9,500	-100	-1.0%	100	1.1%
SERVICE PRODUCING	36,600	36,500	35,500	100	0.3%	1,100	3.1%
Private Service Providing	28,500	28,600	27,900	-100	-0.3%	600	2.2%
---Trade,Transportation, Utilities	9,200	9,200	9,100	0	0.0%	100	1.1%
Wholesale Trade	1,300	1,300	1,300	0	0.0%	0	0.0%
Retail Trade	6,000	6,000	5,900	0	0.0%	100	1.7%
Transp/Warehousing/Utilities	1,900	1,900	1,900	0	0.0%	0	0.0%
---Information	700	700	700	0	0.0%	0	0.0%
---Financial Activities	1,300	1,300	1,300	0	0.0%	0	0.0%
---Professional & Business	2,900	3,000	2,900	-100	-3.3%	0	0.0%
---Educational & Health	6,900	6,800	6,600	100	1.5%	300	4.5%
---Leisure & Hospitality	5,700	5,800	5,500	-100	-1.7%	200	3.6%
---Other Services	1,800	1,800	1,800	0	0.0%	0	0.0%
Government	8,100	7,900	7,600	200	2.5%	500	6.6%
---Federal Government	200	200	200	0	0.0%	0	0.0%
---State Government	2,900	2,900	2,700	0	0.0%	200	7.4%
---Local Government	5,000	4,800	4,700	200	4.2%	300	6.4%
Education	2,900	2,800	2,700	100	3.6%	200	7.4%

-- NATURAL RESOURCES AND MINING EMPLOYMENT SHOWN ONLY IN TOTAL NONAGRICULTURAL, PRIVATE & GOODS PRODUCING

-- CONSTRUCTION EMPLOYMENT SHOWN ONLY IN TOTAL NONAGRICULTURAL, PRIVATE & GOODS PRODUCING

-- EMPLOYMENT DATA ROUNDED TO THE NEAREST HUNDRED AND THUS MAY NOT ADD TO THE TOTAL SHOWN

-- MSA - METROPOLITAN STATISTICAL AREA (MICHIGAN CITY-LAPORTE MSA = LAPORTE COUNTY)

**WOMEN IN THE LABOR FORCE:
A BLS DATABOOK FOR 2006**

The U.S. Department of Labor's Bureau of Labor Statistics has recently released a publication titled *Women in the Labor Force: a Databook*. It has been updated using the most recent 2005 data. Some highlights of the publication follow.

Highlights of the Report

▲ In 2005, just over 59 percent of women age 16 and over were in the labor force. Their unemployment rate declined to 5.1 percent in 2005 compared with 5.4 percent a year earlier. Although still a percentage point higher than it was in 2000, the unemployment rate for women remained low by historical standards. The unemployment rates for white and Asian women were much lower than those of their black and Hispanic counterparts.

▲ Since the early 1980s, women's and men's unemployment rates have been roughly similar. In 2000, the jobless rates for women and men were 4.1 and 3.9 percent, respectively, and were at 30-year lows. The rates rose from 2000 to 2003, but then declined in the next 2 years. The unemployment rates for women and men were equal in 2005 at 5.1 percent.

▲ From 1975 to 2000, the labor force participation rate of mothers with children under age 18 rose from 47 to 73 percent. By 2005, the rate had receded slightly to about 71 percent. In general, mothers with older children (6 to 17 years of age) are more likely to participate in the labor force than are mothers of younger children (under 6 years of age). Unmarried mothers have higher participation rates than married mothers.

▲ The educational attainment level of working women age 25 to 64 rose substantially from 1970 to 2005. About 3 in 10 women in the labor force held college degrees in 2005, compared with about 1 in 10 in 1970. About 8 percent of women in the labor force in 2005 were high school dropouts, compared with 34 percent in 1970.

▲ In 2005, half of all persons employed in management, professional, and related occupations were women. The share of women in specific occupations within this broad category varied. For example, 6 percent of mechanical engineers and 32 percent of physicians and surgeons were women. In contrast, 95 percent of dietitians and 86 percent of paralegals and legal assistants were women.

▲ Employed Asian women were more likely than employed white, black, and Hispanic women to work in management, professional, and related occupations (about 45 percent compared with 39, 30, and 22 percent, respectively). Hispanic and black women (31 and 27 percent, respectively) were more likely than white and Asian women (19 and 18 percent, respectively) to work in service occupations.

▲ By industry, in 2005, women accounted for more than half of all workers within financial activities, education and health services, and leisure and hospitality. However, women were substantially underrepresented (relative to their share of total employment) in mining, construction, manufacturing, and transportation and utilities.

▲ Women who worked full time in 2005 had median weekly earnings of \$585. Asian and white women earned more than their black and Hispanic counterparts (\$665 and \$596 compared with \$499 and \$429, respectively). In 2005, women's median weekly earnings were 81 percent of men's. Women's-to-men's earnings ratios were higher among black and Hispanic women (89 and 88 percent, respectively) than among white and Asian women (80 and 81 percent, respectively). (Be aware that many factors can be significant in explaining earnings differences.)

▲ In 2005, female college graduates age 25 and over earned about 79 percent more than women with only a high school diploma. This difference

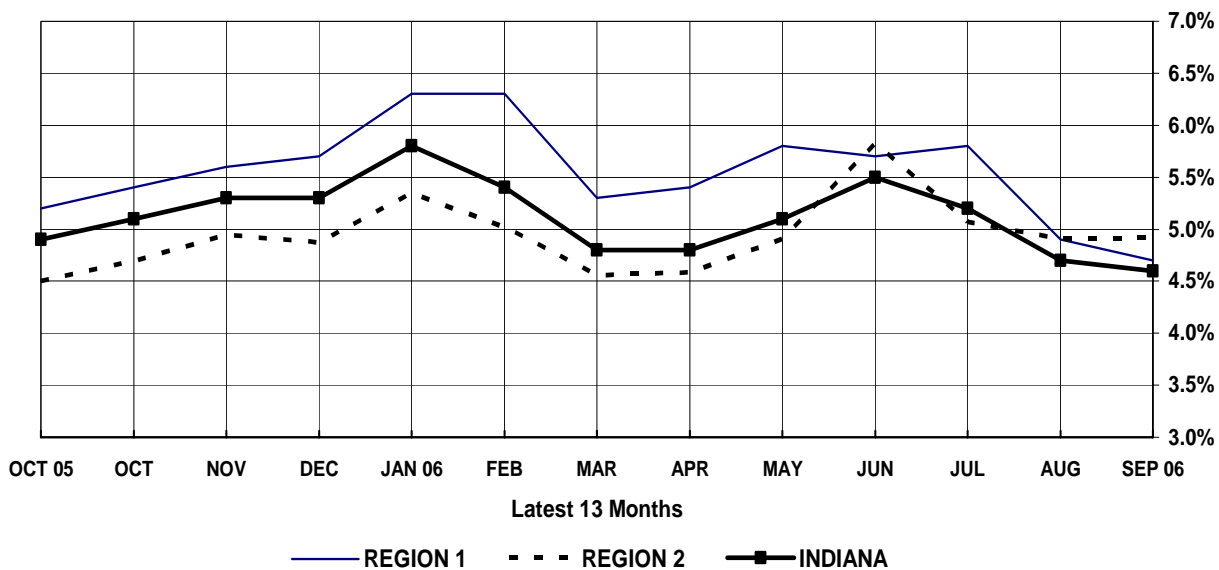
in earnings by education has increased sharply since 1979, when female college graduates earned 43 percent more than female high school graduates. Female college graduates who were full-time wage and salary workers had median weekly earnings that were 76 percent of those of their male counterparts in 2005, \$883 versus \$1,167.

▲ In 2005, approximately 25 percent of employed women usually worked part time—fewer than 35 hours a week. Comparatively, only about 11 percent of employed men usually worked part time. Since 1994, the proportion of employed women and men who usually work part time has remained little changed.

Further information from this BLS report including charts and tables can be found at the report website which also includes a pdf format report introduction: <http://www.bls.gov/cps/cwc/cm20060120ch01.htm>

REGIONAL UNEMPLOYMENT RATES*

Region 1, Region 2, & Indiana



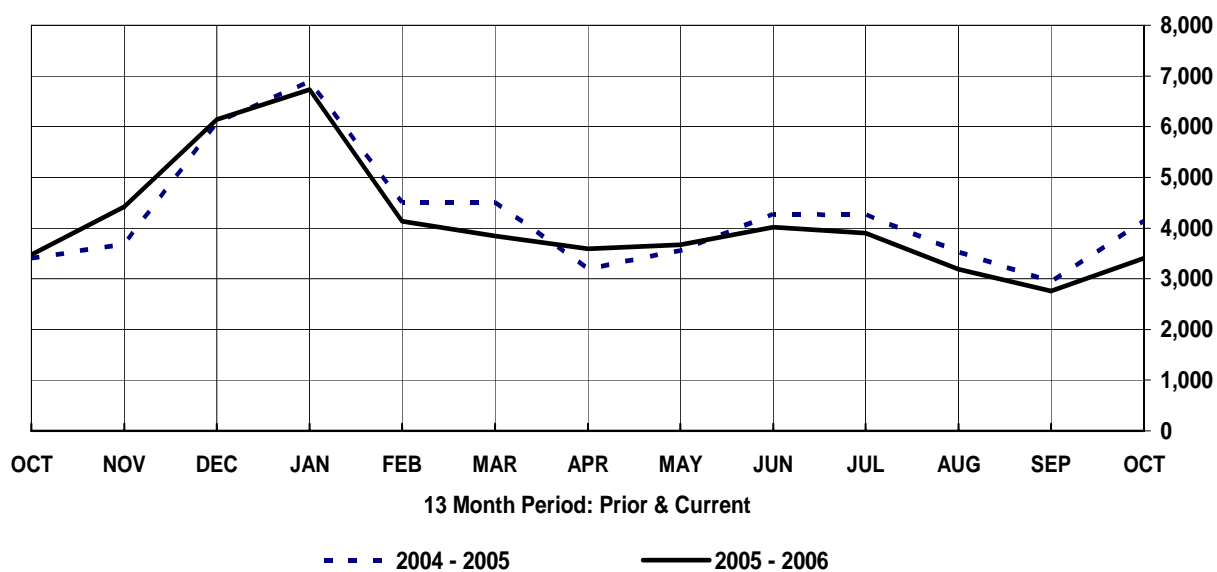
* Unemployment rates are not seasonally adjusted

Notes: Region 1 consists of Indiana Counties Lake, Porter, LaPorte, Newton, Jasper, Starke, & Pulaski

Region 2 consists of Indiana Counties St. Joseph, Elkhart, Marshall, Kosciusko, & Fulton

INITIAL CLAIMS FOR UNEMPLOYMENT BENEFITS

Region 1 Unemployment Benefit Offices



Note: Region 1 unemployment benefits offices are in the cities of Hammond, Gary, and LaPorte